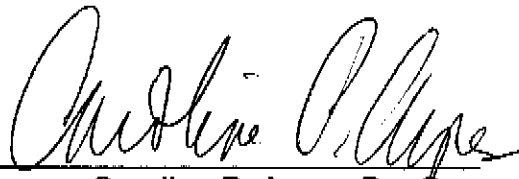




Caroline P. Ayres, Pro Se, 1 Gwynedd Lane, Hockessin, DE. 19707.  
(302)981-5021.

Dated: May 11, 2006

A handwritten signature in black ink, appearing to read "Caroline P. Ayres", written over a horizontal line.

Caroline P. Ayres, Pro Se  
1 Gwynedd Lane  
Hockessin, DE 19707  
(302) 981-5021

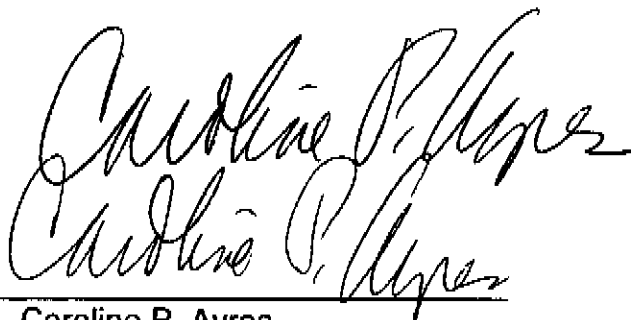
CERTIFICATE OF SERVICE

I, Caroline P. Ayres, do hereby certify that I have caused to be delivered  
copies of the attached *Appeal* on May 11, 2006 to the  
following person(s):

John R. Weaver, Jr., Esquire  
831 N. Tatnall Street, Suite 201  
Wilmington, DE 19899

Michael Joseph, Trustee  
U.S. Bankruptcy Court  
Wilmington, De 19801

Dated: May 11, 2006

The image shows two handwritten signatures of Caroline P. Ayres. The top signature is written in a cursive, flowing style. The bottom signature is also cursive but appears slightly more formal or is a second instance of the same signature. Both are written in dark ink.

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Caroline P. Ayres  
1 Gwynedd Lane  
Hockessin, DE 19707

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

In Re:

CAROLINE P. AYRES aka Caroline P.  
Ayres-Brown aka Caroline P. Ayres-  
Fountain

Debtor.

Case No. 05-20034 - *SKF*

Motion Numbers. 10, 28 and 65

**MODIFICATION OF RELIEF FROM STAY ORDER**

**AT WILMINGTON, DELAWARE, IN SAID DISTRICT**

**THIS** *27<sup>th</sup>* **DAY OF** *April* **, 2006**

**THIS MATTER** having been opened to the Court on the Motion of Eastern Savings Bank by and through its attorney, John R. Weaver, Jr., Esquire, of the firm of Farr, Burke, Gambacorta & Wright, A Professional Corporation, for an Order Granting Relief from the Automatic Stay, said matter having been granted by Order of Relief entered January 18, 2006, and debtor having filed a Motion for Reconsideration of Order Granting Relief on December 30, 2005 and Debtor's Motion to Vacate Order Denying Debtor's Motion for Reconsideration that was entered March 30, 2006; and,

**IT APPEARING** that there has been service of the Motions and Affidavits, on the Trustee, debtor, and attorneys; and

The Court having reviewed and considered the Motions, together with the opposing papers, if any, and the argument of the parties and counsel, and it appearing that Eastern Savings Bank is entitled to the relief requested;

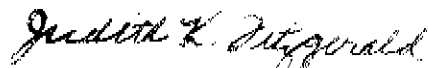
It is **ORDERED, ADJUDGED and DECREED**, that debtors Motion for Reconsideration of Order granting Eastern Savings Bank Relief from the Automatic Stay is denied.

It is **FUTHER ORDERED**, the Relief from the Stay granted January 18, 2006 shall remain in effect but is stayed for so long as Caroline P. Ayres, debtor, makes each and every monthly mortgage payment to Eastern Savings Bank which will include principal, interest and escrow payments, currently in the amount of \$2,875.98, by the due date. The next monthly post-petition mortgage payment due, as of the hearing held April 18, 2006, is the May 5, 2006 payment.

It is **FUTHER ORDERED**, that Caroline P. Ayres, debtor, makes each and every monthly cure payment of \$5,000.00 beginning May 5, 2006 to Eastern Savings Bank for twenty four (24) consecutive months. Beginning May 5, 2008, debtor will increase the cure payments to \$10,000.00 monthly for twelve (12) consecutive months.

It is **FUTHER ORDERED**, that Caroline P. Ayres, debtor, will provide proof of Home Owners Insurance 10 days of the date of this Order, will maintain the policy and provide proof of insurance upon Eastern's request not less then 20 days of receipts of the request.

It is **FUTHER ORDERED**, that in the event the debtor fails to make payments provided in the above paragraphs within five (5) days of any payment being due, movant shall be entitled to schedule Sheriff sale upon the filing of a Certification of Default.



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United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF DELAWARE

Clerk of the Court  
824 Market Street  
Wilmington DE 19801  
(302) 252-2900

Date: May 23, 2006

To: Peter Dalleo, Clerk  
U. S. District Court, District of Delaware  
U. S. Courthouse - 844 King Street  
Wilmington DE 19801

Re: Caroline P. Ayres  
Case No. 05-20034 JKF  
AP-06-38

Enclosed please find the bankruptcy Record on Appeal # AP-06-38.

Sincerely,

David Bird, Clerk

By: /s/ Ken Brown  
Deputy Clerk

       Filing fee paid on

  x   Filing fee not paid

Note: As of 5/23/06, no designations have been filed.

**TRANSMITTAL SHEET FOR APPEAL SUBMITTED TO U.S. DISTRICT COURT**

Case Number: **05-20034 JKF**

Deputy Clerk Transferring Case: Kenneth Brown 302 252 2900 x 5126

Case Type: Appeal - **AP-06-38**

**Order, Date Entered and Issues**

[Order Modifying Motion for Relief From the Automatic Stay Order. \(related document\(s\)76, 65, 10, 28 \)](#) Order Signed on 4/27/2006. (LCN, ) (Entered: 04/28/2006) [Docket #78]

**Debtors:** Caroline P Ayres

**Counsel:** Pro se  
One Gwynedd Lane  
Hockessin, DE 19707

**Telephone:** (302) 981 5021

**Appellant(s):** Caroline P Ayres

**Counsel:** Pro se  
One Gwynedd Lane  
Hockessin, DE 19707

**Telephone:** (302) 981 5021

**Appellee:** Eastern Savings Bank

**Counsel:** John R Weaver, Esq  
Farr Burke Gambacorta and Wright  
914 Walnut Street  
P O Box 510  
Wilmington, DE 19899

**Telephone:** (302) 428 1077